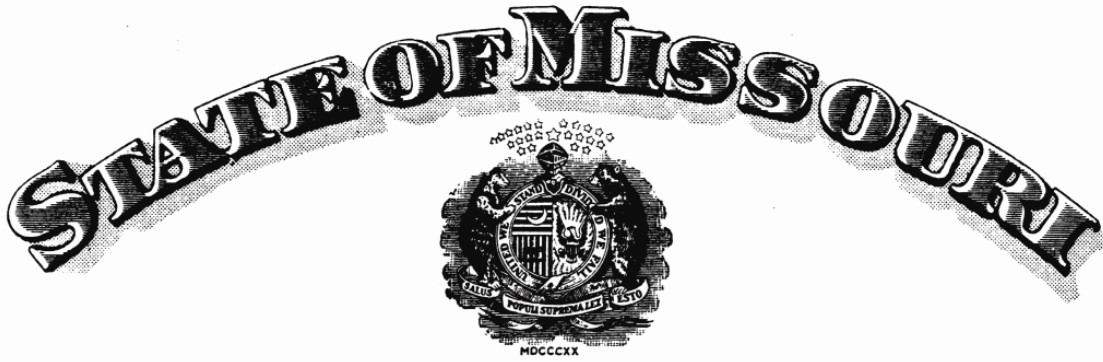




**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

INSURANCE BULLETIN 14-01

Updated Disaster Contact Information

Issued March 4, 2014

To: All insurers issuing policies covering real or personal property in Missouri

From: John M. Huff, Director

Re: Updated Disaster Contact Information

In anticipation of the upcoming spring storm season, and to ensure prompt and efficient communications with the insurance industry following a disaster, the DIFP requests each insurer insuring real or personal property in the state to provide the following contact information to the DIFP:

- **Primary regulatory contact:** This contact should be available to directly communicate with the Director and senior DIFP leadership following a disaster within the state. These would be high-level communications about the DIFP's response efforts, the company's response efforts, logistic issues and other urgent regulatory matters following a disaster.
- **Secondary regulatory contact:** This secondary contact should be able to discuss non-urgent regulatory issues with DIFP staff as well as participate in industry conference calls and meetings regarding disaster response matters.
- **Communications contact:** This contact should be available to discuss inquiries received from press outlets and to coordinate joint communication and consumer outreach efforts.

For each insurer contact type identified above, the DIFP is requesting contact information (name, title telephone numbers, email address) be submitted on the accompanying [Excel spreadsheet form](#). Responses can be emailed to CompanyContacts@insurance.mo.gov.

Where there are multiple insurers within a larger group, a single response may be submitted if the individuals identified for the larger group can speak to the issues identified above for each insurer within the group.

For questions or additional information, please contact the Market Regulation Division at 573-751-3365.



**DEPARTMENT OF INSURANCE, FINANCIAL
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P.O. Box 690, Jefferson City, Mo. 65102-0690

INSURANCE BULLETIN 14-02

**Extension of CMS Transitional Policy
Issued March 21, 2014**

To: All health carriers issuing health benefit plans in Missouri

From: John M. Huff, Director

Re: Extension of CMS Transitional Policy

The Department issued [Bulletin 13-07](#) on Nov. 21, 2013, regarding a transitional policy for non-ACA compliant health plans announced by the U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services (CMS), on Nov. 14, 2013.

CMS announced a two-year extension of the transitional policy on March 4, 2014. As reflected in the [CMS announcement](#), carriers that have issued or will issue a non-ACA compliant health benefit plan anytime in 2014 may renew these plans through Oct. 1, 2016. As also noted in the [CMS announcement](#), the transitional policy applies to the large employer group market for those employers with 51 to 100 employees.

As with [Bulletin 13-07](#), the Department has not identified any Missouri insurance law that prohibits the continuation of coverage permitted by the CMS transitional policy for the individual or small employer group market or for large employer groups covering 51 to 100 employees.

The Department recognizes this transitional policy allows Missouri consumers to have additional health insurance plan choices. Carriers are encouraged to ensure they make information about all health insurance plan choices available to eligible employers and all enrollees in order to help them make fully informed decisions about their health insurance purchases. Carriers are also encouraged to review the [CMS announcement](#) to ensure compliance with its stated requirements.

Health carriers with questions should contact the Life and Health Section, Division of Market Regulation, at 573-751-3365.



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INSURANCE BULLETIN 14-03

Revised forms and submission process for T-6A and T-6B

Issued April 17, 2014

To: All licensed title insurance companies

From: John M. Huff, Director

Re: Revised forms and submission process for electronic fillable forms
T-6A *Missouri Title Insurer's Statutory Onsite Review Report* and
T-6B *Missouri Title Insurer's Onsite Review Sampling Report*

This bulletin provides information of interest to the title insurance industry.

In its continuing efforts to streamline processes for the Department and the insurance industry, the Department has created fillable forms allowing for the electronic submission of T-6A and T-6B forms. The T-6A form is the "Missouri Title Insurer's Onsite Review Report"; the T-6B form is the "Missouri Title Insurer's Onsite Review Sampling Methods Report." These forms are referenced in Regulations 20 CSR 500-7.030 and 20 CSR 500-7.080.

These new fillable forms can be used to replace the previous manual process, though the completed new forms can be printed and mailed.

The title insurance industry can find the new fillable forms at <http://insurance.mo.gov/industry/forms/>. The completed fillable forms can be emailed to Title.Forms@insurance.mo.gov.

Questions regarding the new electronic T-6A and T-6B submission process should be directed to the Market Conduct Section at 573-751-2430.



**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

INSURANCE BULLETIN 14-04

Availability of electronic funds transfer (EFT) for filing submissions

Issued April 25, 2014

To: All insurance companies and other entities submitting life and health or property and casualty filings

From: John M. Huff, Director

Re: Availability of electronic funds transfer (EFT) for filing submissions

The Missouri DIFP currently invoices in arrears, on a monthly basis, for fees associated with rate, rule, form and other required filings submitted to the Division of Market Regulation.

Effective May 1, 2014, the DIFP will accept electronic funds transfer (EFT) for fees associated with filings submitted via the System for Electronic Rate and Form Filings (SERFF) in lieu of monthly invoicing.

All companies and filing entities are strongly encouraged to utilize SERFF when submitting filings to the DIFP and, in particular, to take advantage of this new EFT payment option. The utilization of SERFF and EFT for the payment of filing fees in other states has resulted in a more efficient filing review process and has provided a significant administrative cost savings for the industry.

Insurance companies and filing entities planning to utilize the new EFT payment method should make arrangements as soon as possible to take advantage of this new functionality. The DIFP also encourages insurers who use authorized filers who make filings on their behalf to notify those entities so they can make the necessary arrangements.

Insurance companies and filing entities may sign up for EFT by contacting the SERFF Marketing Team at 816-783-8787 or [via email](#). Additional information regarding the SERFF EFT process can be found on [SERFF's website](#).

Please contact the Market Regulation Filings section at 573-751-3365 for all other filing questions.



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DIVISION OF WORKERS' COMPENSATION

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JEREMIAH W. (JAY) NIXON
GOVERNOR

RYAN McKENNA
DEPARTMENT DIRECTOR

JOHN J. HICKEY
DIVISION DIRECTOR

To: All Workers' Compensation Insurance Companies, Self-Insured Employers, Group Trusts, and Third Party Administrators

From: Ryan McKenna, Director
Missouri Department of Labor and Industrial Relations

John M. Huff, Director
Missouri Department of Insurance, Financial Institutions and Professional Registration

Date: October 31, 2014

Subject: Workers' Compensation Administrative Tax, Administrative Surcharge, Second Injury Fund Surcharge, and Second Injury Fund Supplemental Surcharge for the 2015 Calendar Year

As required by Sections 287.690, 287.715, and 287.716, RSMo., the State of Missouri shall impose a workers' compensation administrative tax, administrative surcharge, Second Injury Fund surcharge, and a Second Injury Fund supplemental surcharge. For calendar year 2015, there will be no change from calendar year 2014. For calendar year 2015, the administrative tax will be 1.0 percent, the administrative surcharge will be 1.0 percent, the Second Injury Fund surcharge will be 3.0 percent, and the Second Injury Fund supplemental surcharge will be 3.0 percent.

Section 287.690, RSMo., authorizes the imposition of an administrative tax not to exceed two percent. Section 287.716, RSMo., authorizes the imposition of an administrative surcharge at the same rate as the administrative tax. The revenue from the administrative tax and the administrative surcharge is used to fund expenses associated with the administration of the Missouri Workers' Compensation law.

Section 287.715, RSMo., authorizes the imposition of a Second Injury Fund surcharge that shall not exceed three percent. Effective January 1, 2014, Section 287.715.6, RSMo., authorizes the imposition of a Second Injury Fund supplemental surcharge not to exceed three percent. The Second Injury Fund supplemental surcharge may be collected for calendar years 2014 to 2021. The revenue generated by the Second Injury Fund surcharge and the Second Injury Fund supplemental surcharge is used to pay benefit and expense liabilities of the fund.

For more information about the functions and services of the Division of Workers' Compensation and the Second Injury Fund, visit <http://labor.mo.gov/DWC/>.

The Department of Labor and Industrial Relations and the Department of Insurance, Financial Institutions and Professional Registration look forward to working with you in 2015. If you have questions or need additional information, contact the Division of Workers' Compensation at 800-775-2667 or the Department of Insurance, Financial Institutions and Professional Registration at 800-394-0964.

*Missouri Division of Workers' Compensation is an equal opportunity employer/program.
Auxiliary aids and services are available upon request to individuals with disabilities.*

**MISSOURI
DEPARTMENT OF LABOR
& INDUSTRIAL RELATIONS**

Relay Missouri: 800-735-2966